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Diana Mey:

Hello?

Speaker 2:

Yes, ma'am. The line was disconnected, or did you hang up the call?

Diana Mey:

Oh, I thought you hung up. I was on hold for so long.

Speaker 2:

No, I was pulling up your billing statement actually.

So I've got your recent billing statement. So the balance for you up to this date is 11 thousand and 77 cents. Sounds correct to you?

Diana Mey:

I think so.

Speaker 2:

All right. And you made a last payment of \$14,841, with 14 cents on June 22. Right?

Diana Mey:

Right.

Speaker 2:

And there's a due payment required on your account in the amount of \$73, due on July 22.

Diana Mey:

What?

Speaker 2:

So this card, there is a due payment required on this account in the amount of \$73.

Diana Mey:

Yeah. Yeah.

Speaker 2:

Yeah. So beside this card, do you have any other credit card on which you carry balances, like this one?

Diana Mey:

No.

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Speaker 2:

This is the only card?

Diana Mey:

Right.

Speaker 2:

All right. So you are perfectly qualified from my side, and I will just go ahead and get you connected to my dept manager. Okay?

Diana Mey:

Okay.

Speaker 2:

It will probably take 10 seconds. Just hold on.

Diana Mey:

Okay.

Dan Malone:

All right, ma'am.

... on hold. This is Dan Malone, one of the financial advisors for Dept-Free America. To whom do I have the pleasure of speaking with today?

Diana Mey:

This is Diana.

Dan Malone:

How are you doing, ma'am?

Diana Mey:

Good.

Dan Malone:

All right. Great. So ma'am, first of all I want to say congratulations for being selected for a complete debt elimination on your Chase Visa card on which you owe \$11,000 as a play safe, right?

Diana Mey:

Yeah.

Dan Malone:

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Now the last month you sent \$14,000 on that card. Now, do you usually pay off the whole balance or is it just for the last month?

Diana Mey:

What?

Dan Malone:

Last month I see that you had sent a payment of \$14,841 and for 14 cents. Right?

Diana Mey:

Right.

Dan Malone:

So do you usually make the bigger payment, or-

Diana Mey:

No.

Dan Malone:

... that was just for the last-

Diana Mey:

That was just last month.

Dan Malone:

That's all right. So ma'am, from now on, this balance is not going to be your responsibility anymore, as you are qualified for 100% debt relief on this Chase Visa card. Which means that your responsibility will be just to make three more minimum payments on this Chase card. That is going to be for the month of July, August, and September, ma'am. Write it down. Do you have a pen and a piece of paper?

Diana Mey:

Yeah.

Dan Malone:

All right. So This is the total payment that you are going to send to the card. After that, the card is going to be closed, the balance is going to be disputed, and what your responsibility will be is only \$20 monthly bill, and that is going to be for 18 months, ma'am. All right?

Diana Mey:

Okay.

Dan Malone:

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Only \$20 monthly, that will be for the credit monitoring service. Now this balance is going to be eliminated and you are only responsible to pay 45% of this balance, that is in the amount of \$4,950.

But as you are qualified for a complete debt relief, ma'am, so what we are going to do for you, we will put this \$4,950 on your Chase card, and that will also be eliminated within next three months. All right?

Diana Mey:

Okay.

Dan Malone:

So that way, this balance of \$11,000 that you owe, that will be eliminated, and after three months, you will only make three \$20 monthly payment that will go for 18 months by the time the program completes, ma'am, all right?

Diana Mey:

Okay.

Dan Malone:

All right. So I want you to verify me your first and last name as the way it appears on your Chase card. How do you spell it?

Diana Mey:

D-I-A-N-A.

Dan Malone:

And your last name?

Diana Mey:

M-E-Y.

Dan Malone:

And do you use any middle initial on the card, ma'am?

Diana Mey:

L.

Dan Malone:

L as in Linda?

Diana Mey:

No, L as in Lynn.

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Dan Malone:

All right. That would be Diane Lynn Mey. Now you are the only one who takes care for the finances of this card and you are in full control of your finances, right?

Diana Mey:

Yeah.

Dan Malone:

All right. So do you have any checking account with Chase Bank, ma'am?

Diana Mey:

No.

Dan Malone:

Perfect. Do you have any mortgage with Chase Bank?

Diana Mey:

No.

Dan Malone:

All right. So what's your social security number, ma'am?

Diana Mey:

My social. What do you need that for?

Dan Malone:

That is to sign you up for the debt elimination on this card, ma'am.

Diana Mey:

234506587.

Dan Malone:

That is correct. I have your date of birth as March 19, 1959.

Diana Mey:

Yeah.

Dan Malone:

All right. What's your home billing address, ma'am, where we can send you a copy of paperwork?

Diana Mey:

14 Applewood Drive, Wheeling.

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Dan Malone:

Applewood Drive. Bear with me. And your zip code is going to be 26003, right?

Diana Mey:

Right.

Dan Malone:

And how do you spell your mother's maiden name or last name before she got married?

Diana Mey:

Wood. W-O-O-D.

Dan Malone:

Okay. Now I'm going to repeat back your account details, ma'am, just correct me if I'm wrong. Do You have your Chase Visa card handy that expires on May of 24?

Diana Mey:

Yeah.

Dan Malone:

All right. The card number is 4147 2024 5048 3548. Right?

Diana Mey:

Right.

Dan Malone:

All right. On the back side of the card next to your signature, ma'am, what are the three last numbers?

Diana Mey:

What is it?

Dan Malone:

On the back side of the card, you will see your signature [inaudible 00:06:56], ma'am, right next to it, what are the three last numbers on the white box?

Diana Mey:

905.

Dan Malone:

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All right. Now ma'am, your profile is complete. Before I let you go, ma'am, I just want to ask you a couple of questions. You fully understand that you are only responsible to make three more minimum payments on the Chase card. And then you are going to make sure, ma'am, the payments are going to be the minimum, not more than that. All right?

And after three months, the balance is going to be disputed-

Diana Mey:

Wait. Wait.

Dan Malone:

... and your responsibility will be-

Diana Mey:

Wait. Wait, can you send me all this? I'll never remember. Can you email it to me?

Dan Malone:

You will be getting the copy of paperwork on your door step, that is correct ma'am, and you will sign that and send us back. All right?

Now. Before [crosstalk 00:07:40].

Diana Mey:

Can you email it to me? I have trouble with people stealing my mail. Can you email it to me?

Dan Malone:

No problem. Sure, ma'am, we can email it to you as well, my banking department will make sure of that. What is your email?

Diana Mey:

It's Diana, D-I-A-N-A\_M-E-Y@comcast.net.

Dan Malone:

Comcast.net. All right, ma'am, I'll have my banking department to make the email for you, and as well as [crosstalk 00:08:16].

Diana Mey:

When will they do that? I'm on the computer now. You can send it now.

Dan Malone:

Basically, ma'am, that is not my job, that is my banking department's job. They will be getting you the copy of paperwork, all right? So do you want me to go ahead and-

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Diana Mey:

So what happens now?

Dan Malone:

The next step, ma'am, I need to get you connected to my banking department. Before I let you go, I want to ask you, do you fully understand that you are only responsible to make three more minimum payments on the Chase card, right?

Diana Mey:

Yeah.

Dan Malone:

And after that, you will only receive \$20 monthly bill, that is for the credit building service that we are going to sign you up as we are going to close this card and remove it from your credit report. Right?

Diana Mey:

Okay.

Dan Malone:

And this \$11,000 balance that you have, you are only responsible for the 45% of your balance as the settlement fee. That is \$4,950 that we don't want you to pay. As you are qualified for the 100% elimination on this Chase card, this \$4,950 will be charged on the Chase card, and will be eliminated along with the balances. Right?

Diana Mey:

Okay.

Dan Malone:

So this way you will only make three more minimum payments. Okay?

Diana Mey:

Okay.

Dan Malone:

All right. Perfect, ma'am. So from my side, everything is done. Now I'm going to have my quality assurance officer on line for you. They will ask you-

Diana Mey:

Who?

Dan Malone:



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... about your understanding of the service. My quality assurance officer, they will ask you about your understanding of the services. They will protect you as a consumer, and then they will go ahead and get you connected to the ACRO. Write down the name.

Diana Mey:

To the what?

Dan Malone:

American Consumer... to ACRO. A-C-R-O. This is the credit monitoring service that will make sure of your credit report by the time the program ends. And they will be the one who will be responsible to eliminate this card. It is ACRO, A-C-R-O.

Diana Mey:

AT or AC?

Dan Malone:

AC. American Consumer Rights Organization, ma'am.

Diana Mey:

Okay. That's the credit monitoring company?

Dan Malone:

[crosstalk 00:10:32]. That's right, ma'am. They are the one who will make sure that by the time the program ends, your credit scores are back to normal, even better than the way they are right now. All right?

Diana Mey:

Okay.

Dan Malone:

And that will be sending you \$20 monthly bill that I have explained to you that you are only going to pay out of your pocket, ma'am. Okay?

Diana Mey:

Okay.

Dan Malone:

Rest of the fee, \$4,950 will be eliminated along with your balances. All right?

Diana Mey:

Okay.

Dan Malone:

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So from my side, ma'am, all I can say is enjoy the savings, enjoy the debt free life. Just hold the line for one good minute. Let me go ahead and get you connected to my quality assurance officer. Can you hold on?

Diana Mey:

Yeah.

Dan Malone:

All right, bear with me.

I have the quality assurance officer on the line with me, and [inaudible 00:13:08] get your services done, and [inaudible 00:13:11], ma'am, all right?

Diana Mey:

Okay.

Dan Malone:

So just bear with me.

Daniel Lake:

Yeah, hi. Am I'm speaking to Diana Mey?

Diana Mey:

Yeah.

Daniel Lake:

All right, ma'am, this is Daniel Lake, and I'm the one who is assigned to be your quality assurance manager. How has your day been so far?

Diana Mey:

Good.

Daniel Lake:

Okay. And a couple of moments back you were talking to one of our [crosstalk 00:14:33].

Diana Mey:

What was your name? I didn't hear what you said.

Daniel Lake:

It's Daniel Lake. L-A-K-E.

Diana Mey:

Okay.

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Daniel Lake:

So I see on here that you're going to be enrolling your Chase card into the program. And you were talking to one of our debt manager regarding the debt reduction on your card.

Diana Mey:

Yes.

Daniel Lake:

So as you know that we are not paying off your credit cards, we are filing a dispute against them, right? So all you are required to make the next three minimum payment on the Chase card since the minimum payment. And after the three minimum payment, do not make any more payment to them. Okay?

Diana Mey:

Okay.

Daniel Lake:

And you are already aware about the credit monitoring program where you need to pay \$20 for the next 18 months to monitor your credit?

Diana Mey:

Is that that ACRO, or something, he said?

Daniel Lake:

It's \$20 for your credit monitoring towards PrivacyGuard. That is something else, ma'am, because once you are going to be enrolled into the program, your credit scores will take a dip. That's why you are paying \$20 for the next 18 months, because after 18 months-

Diana Mey:

It's for PrivacyGuard?

Daniel Lake:

... your credit will be... Yes. PrivacyGuard.

Diana Mey:

Okay.

Daniel Lake:

They will be sending you the [inaudible 00:16:03] statement for it, for the \$20.

Diana Mey:

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Okay.

Daniel Lake:

And if I ask you, what do you actually gain out of this program? So what will be your quick answer?

Diana Mey:

What?

Daniel Lake:

If I ask you, what do you actually gain out of this program? So tell me in your own words, what do you actually gain out of this program?

Diana Mey:

A lower credit card balance.

Daniel Lake:

Lower credit card balance. But we are not lowering your balance, ma'am, we are validating it for you.

Diana Mey:

You're what?

Daniel Lake:

We are eliminating your balance, ma'am.

Diana Mey:

Okay.

Daniel Lake:

Your debt will be moved and managed after 18 months. So we call this debt validation.

Diana Mey:

Debt validation?

Daniel Lake:

Right.

Diana Mey:

Okay.

Daniel Lake:

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So if someone asks you, what do you actually gain out of this program? So you need to tell them that you are getting debt free.

Diana Mey:

Okay.

Who's going to ask?

Daniel Lake:

[crosstalk 00:17:26].

Diana Mey:

I don't tell anybody about my business.

Daniel Lake:

Okay. But I'm telling you because I'm going to be connecting you with my third and separate party.

Diana Mey:

Okay. All right.

Daniel Lake:

[crosstalk 00:17:45] verification team, which is known as ACRO services, and they need five to seven minutes of your precious time.

Diana Mey:

Okay.

Daniel Lake:

They will be on a time sensitive recorded line. Before the beginning of their call, they will be reading you out for disclaimer for the third and [inaudible 00:18:05] company. So you just need to say on that disclaimer, I do agree [inaudible 00:18:08].

Diana Mey:

Okay.

Daniel Lake:

The second question they will be asking you, that what do you actually gain out of this program? So you need to tell them that you will be debt free.

Diana Mey:

Okay.

Daniel Lake:

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Okay. So you will be receiving a call from ACRO services within an hour or within the next 45 minutes, they will be giving you a call. And they just wanted to make sure that we both are on the same page so they can work on your profile, send you the paperwork. You can read it, sign it, send it back to them.

Diana Mey:

What?

Daniel Lake:

Okay?

Diana Mey:

What? I didn't hear the last thing you said.

Daniel Lake:

Yes. Ma'am just give me a minute, hold on.

Diana Mey:

Okay.

Daniel Lake:

Can you hear me now?

Diana Mey:

Yes.

Daniel Lake:

Is this better enough for you?

I'm saying they will be sending you the legal documents so you can read it, sign it, send it back to them.

Diana Mey:

Can they email it to me?

Daniel Lake:

If you want email, they can send you the email. If you want contract, the hard copy, they can send you the hard copy as well.

Diana Mey:

Okay.

Daniel Lake:

So it's up to you. If you want email-

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Diana Mey:

Email.

Daniel Lake:

... we can send you the email. If you want hard... We can send you the email, no problem. I got your email over here.

Diana Mey:

Okay.

Daniel Lake:

[crosstalk 00:19:48].

Diana Mey:

Okay.

Daniel Lake:

And ACRO services would be verifying... So they will be giving you a call from a 615 number. That's the number from Nashville, Tennessee's office.

Diana Mey:

From where?

Daniel Lake:

They will be giving you a call by the next 40 to 45... Nashville, Tennessee.

Diana Mey:

National benefit?

Daniel Lake:

Tennessee. Nashville, Tennessee.

Diana Mey:

Oh, Nashville. Nashville, Tennessee?

Daniel Lake:

Yes ma'am.

Diana Mey:

Okay. So they're calling me from 614 or 615, did you say?

Daniel Lake:

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Yes. 615 number.

Diana Mey:

From Nashville, Tennessee. Okay.

Daniel Lake:

Mm-hmm (affirmative).

Diana Mey:

All right.

Daniel Lake:

So make sure you need to receive their call.

Diana Mey:

All right.

Daniel Lake:

And thank you for your cooperation, for your time. I really appreciate your trust and your patience. Thank you.

Diana Mey:

Okay, bye.

Daniel Lake:

You can end the line now. Thank you. I just forwarded your profile towards them.

Diana Mey:

What?

Daniel Lake:

I just forwarded your profile towards them, ma'am.

Diana Mey:

To them?

Daniel Lake:

They just got your profile. Yes, ma'am.

Diana Mey:

To ACRO?

Daniel Lake:



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Towards ACRO.

Diana Mey:

Okay, bye.

Daniel Lake:

Thank you.

Diana Mey:

Bye.